

COBRA Process

Below is a general summary of the COBRA election and billing process. This process may vary between carriers, but is presented for informational purposes only. **Please advise those considering COBRA coverage that this is not an instantaneous process, and it may take two to three weeks from the time they mail their Election Form to be set up in the carriers' systems and receive a bill and insurance cards (if applicable).** For more detailed information regarding the process for a particular carrier, please call the Employee Benefits Unit.

1. The employee mails the COBRA Election Form to the Employee Benefits COBRA Coordinator.
2. COBRA Coordinator verifies COBRA enrollee's eligibility, tracks data, and maintains copy of form in file.
3. COBRA Coordinator sends COBRA Election Form to appropriate medical/dental carriers.
4. Carriers verify addresses, plan, dependents, etc., and enter data into COBRA billing system.
5. Carrier mails bills that include due date and period of coverage. This may be up to two weeks from the time the COBRA Coordinator sends the COBRA Election Form to them.
6. Carrier generates new ID cards (if applicable).
7. Prior to the end of the month, bills for following month are printed and mailed the next day.
8. Carrier may send a reminder notice if payment is not received. However, a notice is not required and COBRA enrollees may be dropped after the 30-day grace period has expired for nonpayment.
9. If payment has not been received after the end of the 30-day grace period, a notice may be sent indicating coverage has been canceled. Coverage that is canceled for nonpayment cannot be reinstated.

Please remind those considering COBRA that **their medical and dental insurance terminates as employees, or as dependents of an employee, the end of the month of their Qualifying Event** (this began in January 2003). They have 60 days from this termination date to elect COBRA, but until they do, they do not have coverage under the State's plans. Once they elect COBRA coverage, send in their enrollment form *and* it is processed, the coverage will, and must be, retroactive back to the day after their coverage terminated. Please also advise people that if they wait any significant amount of time to elect COBRA coverage, that is their right, but they will have to pay 2 – 3 months worth of premiums at one time once they do enroll, as the carrier will bill them for the past months' coverage as it is retroactive.